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AUTHOR	Ellenberg, Donna
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ABSTRACT

This second in a series of six packages of instructional materials developed by the Pre-Retirement Rehearsal Project contains a student's pre-retirement booklet specifically intended for adults with limited reading ability and teacher's guide, which consider these topics: the variety of options for living arrangements, retirement location, and community resources and services available and how to use them to advantage. The student booklet contains informative materials; an activity on finding out about community services; an exercise on the pros and cons of buying a smaller home, renting an apartment, condominiums, mobile home buying, public or subsidized housing, and retirement communities; a quiz on the material covered; and a list of suggested readings. The teacher's guide suggests how to present instruction and provides three formats from which the teacher may choose. The script for an accompanying slide/tape presentation, Housing Options in Lancaster County, is also provided (with availability). (The other five packages of materials, the final report of the project which developed the materials, and bibliography are in ERIC. See Note.) (YLB)

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Housing Options in Retirement

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LANCASTER-LEBANON INTERMEDIATE UNIT 13, ADULT EDUCATION
PRE-RETIREMENT REHEARSAL PROJECT MRS. SHERRY ROYCE, DIRECTOR
MRS. DONNA ELLENBERG, PRE-RETIREMENT SPECIALIST

HOUSING OPTIONS IN RETIREMENT

An important consideration for every couple, widow, or single person is "where will you live after retirement?". Whether to stay put or "get away from it all" should be planned with great care. According to a report from the 1971 White House Conference on Aging, about 70% of persons sixty-five or older don't move when they retire; about 25% do move, but stay in the same general area; and only about 5% leave their home states. Where do you expect to live when you retire?

HOW CAN YOU STAY IN YOUR OWN HOME

If you have decided that you want to "stay put", there are a number of things that you can do to make this possible for the longest period of time.

Close your eyes and try to picture your house in your mind. Do you think the location, floor plan, and upkeep of the house is well-suited for remaining there the rest of your life? Is the house too big? Do you have a lot of stairs? Does the house require a number of repairs. Are you handy with tools?

While you are planning for your retirement and your income, in most cases, is higher -- what could you do to make certain

your house will be "livable" in the years ahead?

List some of your ideas:

_____

_____

_____

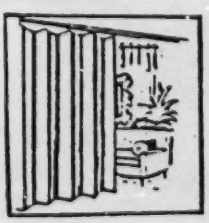
_____

_____

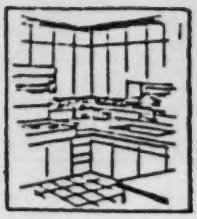
Now, compare your ideas with some of these suggestions. You will want your home to be convenient, comfortable, and safe.

1. Keep your home in good condition - though this becomes more difficult to do as you age, there are often programs in your community to help. Now might be a good time to look into aluminum storm windows and screens which need very little attention.

2. Add a bathroom on the first floor - if your home and neighborhood are right for you in every way except that you think you may have trouble managing stairs, often adding a simple bathroom on the first floor can solve that problem.



3. Draperies or curtains instead of venetian blinds - draperies are more convenient to use and require much less cleaning attention.



4. Adequate storage space, especially in the kitchen - lower shelves in the kitchen area are easier to reach than standing on a chair to reach into the wall cabinets.

5. Live on one floor - save money on heat and fuel charges by shutting off a few rooms. Or rent some of the rooms or an upstairs floor. You may wish to get a FHA insured loan to convert your home into apartments. Check with the Farmers Home Administration.

6. Danger-proof your house - make a careful check of your home pointing out major hazards. Think about installing grab bars in your bathroom shower. How about railings along your stairs?

7. Good lighting - don't try to make your way around in a dimly lighted room or hallway. A sure way to prevent falls and accidents is to make certain the room is well lighted. You might consider installing a circuit breaker box rather than a fuse box; that way, when the lights do go out, it will be much easier to bring back electricity with a switch (or circuit breaker) than to hunt for fuses.

8. Wise spending - careful budgeting and taking advantage of all the programs geared to saving money for senior citizens will help you remain financially independent.

9. Keep informed - become active and informed about the property and tax issues that will affect you.

10. Keep your social contacts - don't allow yourself to become alone or cut-off from the rest of the world.

WHAT SERVICES ARE AVAILABLE IN YOUR COMMUNITY

Many people leave homes that they love and situations that they are happy in long before they need to because they feel they can no longer manage alone. Yet most communities provide resources and services that aid people in their own homes. You should be well informed ahead of time as to what services exist in your community. That way, if you need help, you'll know exactly what to do and who to contact. Too many times, people make the mistake of seeing only one answer to a problem because they don't know there are other options!

Take a look at your own community. Do you have any of the services that are listed below? Make a list of what the service provides, how much it costs, and the agency and address that offers the service:

Meals-on-Wheels -- _____

_____

_____

Nutrition Senior Centers (check with the Office of Aging, Social Agencies or the recreation department) --

_____

_____

_____

Homemaker Services (check with the Office of Aging) --

_____

_____

_____

Home Health Aides or Visiting Nurses (check with the Visiting Nurse Association) --

_____

_____

_____

Shopping Assistance (check with your recreation department, local clubs and organizations, or the Office of Aging) --

_____

_____

_____

Transportation (check with your local transportation authority, Red Cross, recreation department, Department of Agriculture, or Office of Aging) --

_____

_____

_____

Employment Opportunities (check with the Bureau of Employment Services, or those who fund any senior citizen employment projects, such as National Council of Senior Citizens, Office of Aging, American Association of Retired Persons, and the Department of Agriculture) --

_____

_____

_____

Housing Repairs (check with the Farmers Home Administration or the U.S. Department of Housing and Urban Development - HUD) --

_____

_____

_____

Legal Services (check with Legal Aid Society)

_____

_____

_____

WHAT TO CONSIDER IF YOU DECIDE TO MOVE

Where you decide to live after you retire will depend on many things --- when you retire, what you plan to do in retirement, what your family circumstances are, where you live now, how you intend to live, how much money you have to spend, and the state of your health. Many people are all to willing to offer you advice on "where to live" in retirement, but remember, only YOU have the right to decide. More important, you are the one that will have to live with the decision. So take a good look at yourself and exactly what YOU want for your retirement. If moving is on your list, what are your housing options?

A SMALLER HOUSE

If you like the privacy and roominess of owning your own home, you might consider buying a smaller home when you retire. One thing to consider in your selection is whether or not it will serve your needs for a long time. Is it within walking distance of a public transportation route? Close to stores? In good repair? Does it provide for living all on one floor, if necessary? Is the surrounding neighborhood pleasant? Are friends and relatives close by? Are you in good health?

Keep in mind that houses require constant upkeep. This could mean something as major as roof repairs or as minor as caulking the windows. If you're handy with tools, the minor repairs will be no

problem. But if you aren't handy with tools, you will be paying someone else to do the work for you.

Still, a home is a good investment. Once the mortgage is paid off, you have a better hedge on inflation than you have anywhere else.

APARTMENT LIVING

A more carefree housing option to consider is apartment living. Apartment living frees you from the daily maintenance of home care--fixing leaky faucets, painting, mowing the lawn, and checking the roof. When you rent an apartment, you pay a monthly rental fee and your landlord assumes the responsibility of taking care of your apartment. Renting an apartment does not require a down payment and there are no property taxes to pay.

But renting does have its problems too. For one, very few apartments guarantee the same rental fee for a long period of time. This means your rent may increase from one month to the next. For people on a fixed income, this will be a major factor in deciding whether to rent.

If your moving decision is between buying a smaller house and renting an apartment, try to list the advantages and disadvantages of both. What do you like about your home--the things you would miss if you sold it? What would you like to do without--the things that would seem attractive if you were to rent an apartment?

ADVANTAGES AND DISADVANTAGES

Buying a Smaller House

Advantages

_____

_____

_____

_____

_____

_____

Disadvantages

_____

_____

_____

_____

_____

_____

Renting an Apartment

Advantages

_____

_____

_____

_____

_____

_____

Disadvantages

_____

_____

_____

_____

_____

_____

CONDOMINIUMS

An in-between combination of apartment and private house ownership is the condominium. A condominium is bought exactly as you buy a house, and yet the condominium unit looks very much like an apartment.

When buying a condominium you pay two expenses: your monthly mortgage payment and a monthly maintenance charge that covers the care of the grounds, the outside of the building, and certain recreational facilities. The business of the condominium is conducted by the owners who meet regularly to make decisions that affect everyone.

A useful booklet, "Questions About Condominiums: What to Ask Before You Buy" available from the U. S. Department of Housing and Urban Development contains advice for those interested in buying condominiums.

MOBILE HOME LIVING

A popular type of housing for young couples and people of retirement age is the mobile home. Mobile homes are compact and convenient so taking care of the maintenance and repairs are relatively easy. It is also an economical way of owning your own home.

The mobile home can be placed on land that you own or on a site which you rent from a mobile home park. Your choice in site

location for your mobile home should be made as carefully as your choice for a private home. If you are interested in a mobile home park, be sure to ask the owner questions. What services or recreational facilities does the park provide? Do you allow pets? Must I buy a certain type of mobile home? How often does the rent go up? Will I pay an extra charge for water hook-up? How much will it cost if I decide to move?

Some of the drawbacks to mobile home living are:

- that they are too close together in a mobile home park to suit some people.
- each park has it's own set of strict rules.
- generally, mobile homes are not too well insulated so noise from outside may be a problem.
- mobile homes do not keep up with the rate of inflation. Most likely, if you sell, you will get less than what you paid for it.

PUBLIC OR SUBSIDIZED HOUSING

Finding an apartment with a reasonable rent can be a real problem, especially for an older person on a fixed income. So, for many people, public or federally subsidized housing offers a welcome change from today's high rents. The advantage of subsidized housing is that the government guarantees that the rent will never rise more than your ability to pay. Usually, the rent will be about 25% of your monthly income, with heat and electricity included in your rental charges. Anyone can apply for subsidized housing provided they meet certain income and age requirements set by the

housing authority. Most subsidized housing projects have long waiting lists, so if you are interested, it would be wise to apply early. Your local housing authority can give you details of what's available within your own community.

RETIREMENT COMMUNITIES

Retirement communities offer a fairly new and specialized type of housing. Private and religious organizations, as well as commercial land developers are responding to the dreams and needs of people in their retirement years. Many of the communities advertise "total care" and appeal to persons who may be concerned with care, security, and contentment in the later years. Other communities offer fun, opportunity, and relaxation. To quote one brochure, "A landmark of elegance and a residence of distinction for years, we offer an interesting life, new friends, and exciting new experiences in relaxed and casual surroundings."

But how expensive is a retirement community? Several factors may play a part in determining costs: who runs the community, what size living quarters you choose, and the range of services offered.

Most retirement communities require a "founders fee" which is an entrance charge. The "founders fee" does not mean you own your apartment or community cottage. The deed to the property always stays with the owner of the retirement community.

Before investing all your money in a retirement community, be sure you ask questions. Find out who owns the development. What

are the exact costs involved? What services are provided and for how much? And if you move in and find you don't like it, can you move out and get your money back?

If the community is miles from your present home and changing climates is on your list for retirement, invest in a trip and have a look at the community before you decide to move. Plan to experience the climate year-round. Get to know the people who live there. And above all, ask questions.

HOUSING OPTIONS IN RETIREMENT

I. There are many pros and cons for you regarding housing options. Label each a PRO or CON.

A. OWNING A HOME

con Example: The house may have more rooms than you need.

___ 1. There is only an upstairs bathroom.
___ 2. The house has just recently been roofed.
___ 3. Stores, church and bank are nearby.
___ 4. The house is wood which requres regular painting.
___ 5. Many family members live in the neighborhood.

B. RENTING AN APARTMENT

___ 1. The responsibility for upkeep is not yours.
___ 2. Rents can fluctuate.
___ 3. There is a choice of size and floor plan.
___ 4. No down payment or property taxes are required.
___ 5. You have little control over lawn care, garbage collection or upkeep.

C. BUYING A CONDIMINIUM

___ 1. Owners make group decisions concerning the management.
___ 2. Monthly maintenance charges may fluctuate or change.
___ 3. Recreational facilities are provided.
___ 4. Neighbors are close and not of your choice.

D. BUYING A MOBILE HOME

___ 1. Maintenance and repairs are easy.
___ 2. It supplies low cost housing with option sites.
___ 3. Mobile homes usually decrease in value with age.

E. LIVING IN A RETIREMENT COMMUNITY

___ 1. There will not be children or teenagers.
___ 2. Ownership is not possible.
___ 3. The community may change ownership which could lead to changes in management.

F. PUBLIC OR SUBSIDIZED HOUSING

___ 1. Rental rates are guaranteed.
___ 2. Long waiting lists make early application necessary.
___ 3. Only people within a certain income range are eligible.

II. What COMMUNITY SERVICE (page 4) would you contact in each of these situations?

Example: Your doctor says you should have a home economist give you advice on nutritional needs for retirees.

Home maker Service

1. Your car is in the garage for a week and you need help with transporting your groceries.

___ _____

2. One of you has had surgery and when you return home you require professional nursing care for a short time.

_____

3. You have time on your hands and you would like to work four or five hours a week.

_____

4. You have paid a bill but a collection agency keeps writing to you

_____

5. Your wife has gone to the hospital and you would like a cooked meal brought to you at home now and to both of you for a while after she is discharged.

_____

III. Match the idiomatic expressions from the selection on the left with the correct meaning from the column at the right:

	IDIOM		MEANING
H	Stay put	A.	fulfilling your needs perfectly.
_____	picture (your house)	B.	recall as you plan.
_____	be handy (with tools)	C.	isolated.
_____	just right (for you)	D.	visualize what a thing looks like.
_____	make your way around	E.	provide necessities.
_____	cut off (from others)	F.	move about.
_____	live with (a decision)	G.	accept consequences of.
_____	serve your needs	H.	remain in one place.
_____	keep in mind	I.	adept at using.

IV. CAUSE AND EFFECT

In the statements below one event is the cause and another the effect. Label and put in brackets ( ) the cause and underline _____ the effect in each statement.

Example: (A home which is large) may be expensive to maintain.

1. Unhappiness may result if you make hasty retirement decisions.
2. A suitable climate for you now will probably be suitable in retirement also.
3. An additional bathroom on the first floor can resolve the managing steps problem.
4. You will not feel alone if you keep your social contacts.
5. Circuit breakers can restore electrical power which has been interrupted.
6. If it is within walking distance of busses and shopping centers housing is considered convenient.

HOUSING OPTIONS IN RETIREMENT

Answer Sheet

I. Pros and Cons

A. Owning a Home

1. Con 2. Pro 3. Pro 4. Con 5. Pro

B. Renting an Apartment

1. Pro 2. Con 3. Pro 4. Pro 5. Con

C. Buying a Condiminium

1. Pro 2. Con 3. Pro 4. Con

D. Buying a Mobile Home

1. Pro 2. Pro 3. Con

E. Living in a Retirement Community

1. Pro 2. Con 3. Con

F. Public or Subsidized Housing

1. Pro 2. Con 3.

II. Community Service contacts

1. Shopping Assistance
2. Home Health Aides or Visiting Nurses
3. Employment Opportunities
4. Legal Services
5. Meals on Wheels

III. Match idioms with meanings

D, I, A, F, C, G, E, B.

IV. Cause( ), Effect _____

1. Unhappiness may result (if you make hasty retirement decisions)
2. (A suitable climate for you now)will probably be suitable in retirement also.
3. An additional bathroom on the first floor(can resolve the managing steps problem.)
4. You will not feel alone(if you keep your social contacts.)
5. Circuit breakers can restore electrical power(which has been interrupted.)
6. (If it is within walking distance of busses and shopping centers) housing is considered convenient.

OTHER READING MATERIAL THAT MAY HELP YOU:

1. "Your Retirement Housing Guide"
   National Association of Retired Persons
   215 Long Beach Blvd.
   Long Beach, CA 90801 20¢ apiece

2. "Your Home...and Your Retirement
   Retirement Living
   150 East 58th St.
   New York, N. Y. 10022 $1.25 apiece

3. "Your Apartment Lease"
   Commonwealth of Pennsylvania
   Department of Justice
   Bureau of Consumer Protection
   25 South Third St.
   Harrisburg, PA 17101 Free

4. "Mobile Home Owners Safety Guide"
   Foremost Insurance Company
   Public Relations Department
   5800 Foremost Drive, S.E.
   P.O. Box 2450
   Grand Rapids, Mich. 49501 Free

5. "Questions About Condominiums: What To Ask Before you Buy" HUD-365-F(3)
   U. S. Department of Housing and Urban Development
   Washington, D. C. 20410

TEACHERS GUIDE

Housing Options in Retirement

LANCASTER-LEBANON INTERMEDIATE UNIT 13, ADULT EDUCATION
RETIREMENT REHEARSAL PROJECT MRS. SHERRY ROYCE, DIRECTOR
MRS. DONNA ELLENBERG, PRE-RETIREMENT SPECIALIST

Housing in Retirement

An important consideration for every couple, widow, or single person is "where will I live after retirement?". Whether to stay put or "get away from it all" should be planned with great care. What you will want to concentrate on in this session will be:

- variety of options for living arrangements
- retirement location
- community resources and services available and how to use them to advantage

Format I

Slide-tape presentation depicting various living arrangements peculiar to the local area. The slide-tape can be developed by the sponsor using representative types of housing within the local community: single dwelling, apartment complexes, subsidized housing, trailer parks, retirement villages, boarding or retirement homes, skilled nursing and nursing care facilities. Emphasis should be placed on representative types of housing and considerations for each without recommending any individual type. A resource consultant from the Housing Authority or local Office on Aging could follow the presentation and answer questions. Community resources to assist the older adult should be a focal point of your discussion.

Format II

Lecture-Discussion on to move or not to move -- what considerations to make. You may wish to invite a retiree who has had some experience with moving talk to the group or tape someone who has had some experience moving after retirement. Evaluate the pros and cons of staying put vs. moving. Follow resource consultant similar to format I.

Format III

Check-list for planning relocation. Participants answer questions designed to evaluate exactly how much planning they have done. For example:

1. You have looked into the cost of living at the new location and decided you can afford to live there.

2. You have tested the climate at the new location during more than one season of the year and know you will like it.

3. You have resolved the question of whether to live with or close to your children or relatives.

4. You have considered your physical limitations to manage the place you have selected to live.

Pre-retirement Rehearsal Project

A PA 309 Curriculum Development Project

July 1, 1977 - June 30, 1978

This Product is the result of a project supported in whole or in part by the U.S. Office of Education and the Pennsylvania Department of Education. However, the opinions expressed herein do not necessarily reflect the position or policy of the U.S. Office of Education or the Pennsylvania Department of Education, and no official endorsement should be inferred.

SLIDE-TAPE PRESENTATION ON HOUSING

"HOUSING OPTIONS IN LANCASTER COUNTY"

15:00 Min. Slide/Tape

Without endorsing any specific modes of housing, the slide tape program investigates the options a person about to retire would face...renting a smaller home or apartment; buying a mobile home; buying a condominium; entering federally subsidized housing; retirement communities; retirement homes; nursing homes; living with relatives; or with a home provider in the Shared Living Program sponsored by the Office of Aging. "Housing Options In Lancaster County" incorporates local scenes and compiles information about housing decisions into one logical presentation.

Pre-retirement Rehearsal Project

Produced by: Lancaster-Lebanon Intermediate Unit 13
Adult Education
Box 5026
Lancaster, PA 17601

Written by : Herb Kruger, Media Specialist

Edited by : Donna Ellenberg, Pre-retirement Specialist

Project Director: Sherry Royce

HOUSING OPTIONS IN LANCASTER COUNTY

Visual	Audio	Time 15:00 Min
1. Black	No audio	
2. Title	Fade up music	
3 - 8 A series of slides showing the natural beauty of Lancaster County.	MUSIC UNDER Narrator: Retirement seems to be the time when some people make drastic changes. If these changes are not well thought out in advance they could become drastic mistakes, especially in the realm of housing. Before you make a major decision on where you will live when you retire, let's examine your housing options here in Lancaster County.	
9. Written disclaimer	The places and institutions depicted in this program are only representative types of housing. Inclusion on this program does not imply endorsement by Intermediate Unit 13 or by any governmental agency. Other institutions of the same type may be located by contacting the Lancaster Housing Authority, the Lancaster County Office of Aging, or in some cases your local real estate agent. MUSIC FADES OUT	
10. Street	Your house never seems big enough when you are raising a family. But then when the kids grow up the house that was once crowded is now too big.	
11. Smaller home	If you like the privacy and roominess of owning your own home, you might consider buying a smaller home when you retire.	

12. Smaller home	A home is a good investment. Most homes increase in value over the years unless the surrounding neighborhood deteriorates drastically.
13. Person caulking windows	Keep in mind that houses require constant upkeep. This could entail something as major as roof repairs or as minor as caulking the windows.
14. Person fixing washer in faucet	If you are handy with tools, the minor repairs will be no problem. In fact that could be a good leisure time activity.
15. Electrician working	If you aren't handy with tools, you will be paying someone else to do the work.
16. Electrician handing surprised customer the bill	When you consider inflation and rising labor costs this could be a burden, especially if you have a fixed income.
17. Person raking leaves or mowing lawn	The lawn and grounds will also require continual attention. Some people enjoy lawn care and even become amatuer gardeners. To other people lawn care is a chore.
18. Cedar Acres East 1735 Old Philadelphia Pike Lancaster	If you want to avoid the problems of constant upkeep then renting a smaller home or apartment would be more convenient.
19. "Williamson Square" sign	When you rent, the landlord assumes the responsibility of maintaining the building....
20. Williamson Square Apartments Wheatland & N. President Ave. Lancaster	and the grounds including the costs of maintenance. That frees you from unexpected major repair costs.

21. Towne House Duke & Clay Sts. Lancaster	Instead you pay a monthly rent. Rent is a predictable expenditure and is easier to include in your budget.
22. Fremont Court Fremont & Fairview Ave. Lancaster	In all probability the rent will increase over a period of time. For those people who are living on a fixed income, this will be a major factor in deciding whether to rent.
23. Sunnybrook Pleasure Road Lancaster	Also when you are renting an apartment you are not building up equity. You cannot sell an apartment as you would a house.
24. Stevens House King & Prince Sts. Lancaster	An apartment is not as spacious as a house. If you are moving from a house to an apartment you may not be able to take everything with you.
25. Manor House Millersville Pike at School House Road Lancaster	Most apartments have major appliances provided. And some come furnished which would make moving easier.
26. "Wheatland Arms" sign	But apartment living is not for everyone. There will be some noise from other apartments.
27. Wheatland Arms Apartments Marietta Pike & President Ave. Lancaster	Also some buildings have restrictions on pets, visiting and remodeling. Investigate these limitations before signing a lease.
28. Covered Bridge L-2000 Swarr Run Road Lancaster	It's common practice when renting an apartment to sign a lease for a specific period of time..... usually for one year.
29. George Ross House Duke & Lemon Sts. Lancaster	If after that time you decide you don't like the apartment you are in or if you don't like apartment living in general, you can move.

30. Shreiner Village 1300 Blue Jay Drive Lancaster	And you don't have to worry about finding a buyer as you would if you owned a home.
31. Lynnebrook Millersville Pike & Millersville Road Millersville	Which do you think is a better bargain.... renting an apartment or buying a smaller home? Each specific situation is different so it is impossible to make a general statement.
32. Smaller home	It depends on such factors as the age of the building, the type of heat, the locale, and whether you can make minor repairs.
33. Battery Ridge Stony Battery Road Lancaster	Condominiums combine the advantages of ownership with maintenance-free living.
34. Battery Ridge condominium	When you buy a condominium you own your residence just as you would a house.
35. Swimming Pool	Care of the grounds, the exterior of the building,
36. Tennis Court	and the recreational facilities are covered by a monthly fee.
37. Living Room	The business of the condominium is conducted by the owners.
38. Kitchen	They meet periodically to make decisions that affect everyone.
39. Dining Room	A smaller elected group takes care of the day to day affairs.

40. Bedroom	Before one can buy a condominium from the [illegible] owners must give their approval.
41. Maples Mobile Home Park 409 E. Main St. Mountville	Another type of housing that has become popular with young families and retired people is the mobile home.
42. Maples Mobile Home Park	Buying a mobile home is an economical means of owning your own residence.
43. Twin Brook Mobile Home Park 25 Twin Brook Road Rothsville	The mobile home can be placed on land which you own or on a site which you rent from a mobile home park.
44. Recreational facilities at Twin Brook	Each mobile home park has its own characteristics. Some parks provide social and recreational facilities, while others do not.
45. Couple obtaining rules from owner	Each park has its own set of rules and regulations too. For instance, you may not be able to have a mobile home which is over a certain age. Choose your park carefully because moving a mobile home from one site to another is expensive.
46. Mobile home	When you rent a site in the park you will be responsible for the upkeep of the lot and your mobile home.
47. Couple hanging plant on porch of mobile home	The lots are small so that they require little attention. And mobile homes are durable so they demand less maintenance than a house.
48. Mobile home	This is a definite advantage for those who are on a limited budget yet like the advantages of home ownership.

49. Living Room	The interior of mobile homes can range from very modest.....
50. Kitchen/Dining Room	.....to quite lavish.
51. Kitchen	The kitchens are fully equipped with modern appliances.
52. Bedroom	If you prefer, you may buy the mobile home already furnished. This would save you time and work when you move.
53. Double-wide mobile home	A double-wide mobile home may be the answer for those who like the convenience of mobile home living yet want more space than the single-wide homes.
54. Half of a double-wide	When you place two single-wide homes together it makes a double-wide that looks like a small house.
55. Double-wide on private land	Low interest loans are available from the Farmers Home Administration for the double-wides if you meet their qualifications.
56. Trailor Village 2801 Columbia Ave. Lancaster	Generally mobile homes are not well insulated from outside noises. There may be undesirable noise from neighbors.
57. John's Mobile Home Sales Rt. 222, 1 mi. north of Quarryville	And light sleepers may have problems on windy, rainy nights.
58. Sunset Estates Mobile Home Park Rt. 222, 1 mi. north of Quarryville	When you are doing your financial planning keep in mind that mobile homes do not build up equity.

59. Bright Meadows Mobile Home Village 1890 Hempstead Road Lancaster	Generally they depreciate. So when you sell your mobile home you will get less than what you paid for it.
60. Church St. Towers Church & Duke Sts. Lancaster	A fourth option to consider is federally subsidized housing. Basically there are two types.
61. Church St. Towers	One group of buildings will only accept residents 62 or older. Examples of these are: Church St. Towers.....
62. Farnum East Church & Duke Sts. Lancaster	Farnum East,
63. Construction of two buildings Prince & Walnut Sts. Lancaster	the two buildings at Prince and Walnut Streets, which are under construction,
64. Millersville Manor 74 W. Frederick St. Millersville	Millersville Manor,
65. Trinity House 400 Mill St. Columbia	and Trinity House in Columbia.
66. Susquehanna Court S. Duke St. Lancaster	The second type of housing is open to all ages. For example, Susquehanna Court,
67. Franklin Terrace S. Broad St. Lancaster	and Franklin Terrace are located in the city of Lancaster.

68. Construction of buildings	One consideration in your choice of subsidized housing is whether you want to live among people of the same general age or among people of all ages including children.
69. Church St. Towers	Anyone in Lancaster County may apply for subsidized housing provided they meet certain income and age qualifications.
70. Trinity House	Rent is approximately 25% of your monthly income and it includes utilities except telephone. One big advantage of subsidized housing is that it is relatively inflation proof.
71. Hobby show in meeting room	The buildings restricted to older residents have a common meeting room where social and recreational activities take place.
72. Rural rental housing in Columbia	There is one other federally subsidized housing project open to all ages; the rural rental housing in Columbia.
73. Rural rental in Columbia	Because this is funded differently than other buildings, the rent is higher and utilities are not included.
74. Rental housing in Columbia	At the present time all of the subsidized housing has a waiting list. So it would be wise to apply early.
75. Luther Townehome Apartments 600 E. Main St. Lititz	Retirement communities are a relatively new development in housing.
76. Brethren Village 3001 Lititz Pike Lancaster	Within one retirement community there are many types of housing to choose from:

77. Cottage at Brethren Village	There are one bedroom and two bedroom cottages.
78. Apartment building at Brethren Village	There are apartments that may be one or two bedroom or efficiency apartments.
79. Dining room at Brethren Village	There are private rooms. Meals then are provided in a common dining room.
80. Nurses station at Brethren Village	And there are nursing care facilities.
81. Lancashire Terrace 2765 Lititz Pike Lancaster	In addition to the many types of housing retirement communities have a wide range of services.
82. Village Center Lancashire Terrace	They include transportation, laundry service, cleaning service, maintenance, travel tours,
83. Books in the library at Lancashire Terrace	meals, religious services, medical care, social and recreational activities.
84. Cottage at Lancashire Terrace	Each retirement community is unique in the services they provide and the costs involved.
85. Retirement community brochures	Most communities have brochures that describe their costs and services. They will be happy to send these to you upon request. That would be a good place to start when you decide to compare retirement communities.
86. Mennonite Home 1520 Harrisburg Pike Lancaster	Generally you pay a one time entrance fee for the priviledge of occupancy. This is commonly referred to as a founders fee.

87. Calvary Fellowship Homes 502 Elizabeth Drive Lancaster	The amount of the fee depends upon the accomodations you choose. Cottages are the most expensive while private rooms are the least expensive.
88. Calvary Fellowship Homes	Founder's fees can range from $5,000 to $50,000. And payment of the founder's fee does not mean that you own the cottage or apartment because the title to the property stays with the retirement community.
89. Landis Homes Retirement Community R.D.#3 Lititz	Monthly fees are determined by the services you receive such as meals, maintenance, laundry service, and so on. It would be to your advantage to examine closely the specific financial arrangements with the retirement community.
90. Moravian Manor W. Lemon St. at Moravian Ave. Lititz	Prospective residents of a retirement community must also meet an age requirement which varies from 60 to 65.
91. Moravian Manor	Some people may not like living in an age segregated community or may not have the financial resources to live in a retirement community.
92. Family at meal time	If this is the case, then living with relatives might be an alternative.
93. Family at meal time	There may be benefits to living with your children. You can be close to the grandchildren and watch them grow.
94. Washing dishes	Also you are secure in knowing that someone is always nearby in case you need them. Family togetherness seems to be a rarity today.

95. Watching television	When it works it can be nice although sometimes it causes more tensions.
96. "Shared Living Program"	Another suggestion which might be more appropriate is the Shared Living Program administered by the Office of Aging.
97. Resident and family playing game	In the Shared Living Program a person 60 or over will share the home of a person or couple who have been approved by the Office of Aging.
98. Resident and family playing game	In order to be approved the person or couple providing the home will have to supply a furnished bedroom.....
99. Provider making meal	prepare three meals a day, do laundry, help with transportation,
100. Resident watering plants	permit friends and family to visit the resident with prior notice.....
101. Resident reading	and offer a homelike atmosphere.
102. Provider and resident sewing	The home provider is compensated for these services through the Office of Aging.
103. Resident sewing	The resident who will be living in the home must be 60 or over and be able to maintain a normal lifestyle.
104. Meal time	The advantage of this program is that persons on a limited income can live in a family situation and be treated as a member of the family.

105. Provider and resident getting in the car	If you do not desire family living then a retirement home is another option to consider.
106. Henry G. Long Asylum 200 N. West End Ave. Lancaster	In a retirement home you are provided with a bedroom. It may be private or you may share quarters with others.
107. Long Asylum	Usually there is a living room or lounge and a common dining room.
108. Landis Residence 315 Millersville Road Lancaster	Depending on the retirement home, there may be a range of services offered..... laundry, meals, cleaning, transportation and some form of medical service.
109. Nary's Boarding Home 311 N. Lime Street Lancaster	Cost is determined by the type of accomodation and services rendered.
110. Lehman's Boarding Home 237 East King Street Lancaster	Retirement homes vary greatly in quality and cost so it pays to compare.
111. Duke St. Convalescent Home 425 North Duke Street Lancaster	Nursing and convalescent homes are a specialized type of housing for people who need long term or short term medical care.
112. Quarryville Presbyterian Home R.D.#2, Box 12A Quarryville	There are two types of nursing care. Skilled nursing care is 24 hour medical attention.
113. Audubon Villa, Inc. 125 S. Broad St. Lititz	Intermediate nursing care is more custodial care for the person.....

114. Audubon Villa	instead of medical care. It includes therapy and social services.
115. Conestoga View 900 E. King Street Lancaster	Nursing homes vary in quality, services provided and cost. Compare several facilities to find the one that will meet your needs.
116. Sample of pamphlets available	Many brochures and pamphlets have been published to help people evaluate different nursing homes. Also the Office of Aging can offer guidance on what to look for in a nursing home.
117. Scenery of Lancaster County	Lancaster County has many types of housing for retired people.
118. Scenery of Lancaster County	Whether it's a smaller home, renting an apartment, a condominium, a mobile home, subsidized housing, a retirement community, the Shared Living Program, or a nursing home, there is housing in Lancaster County that will meet your needs.
119. Scenery of Lancaster County	Statistics have shown that 70% of the people retiring do not move when they retire. But it's nice to know that if you want a change of housing, there are many options open to you in this area. FADE UP MUSIC
120 Herb Kruger, Producer Donna Ellenberg, Pre-retirement Specialist	

121.	This presentation is a product of a research and development grant awarded to Lancaster-Lebanon Intermediate Unit 13 Adult Education Program in conjunction with the School District of Lancaster - Sherry Royce, Project Director	
122.	The Rehearsal for Retirement project is supported in whole or in part by the U.S. Office of Education. However, the opinions expressed in this program do not necessarily reflect the position of policy of the U.S. Office of Education or the Pennsylvania Department of Education, and no official endorsement should be inferred.	
123.	Black	FADE OUT MUSIC

HOUSING FACTS IN LANCASTER COUNTY

Note: All information is current as of November 1, 1977. Rates and housing policies may change over time.

I. Lancaster Housing Authority - Mr. Robert Kochel, Administrator

A. For Elderly Only
Church Street Towers - 100 units
Farnum East - 169 units

B. Family Projects (Open to persons of all ages)
Susquehanna Court - approx. 12 - 15 units for elderly
(on S. Duke Street near Fulton Bank branch)
Franklin Terrace - 16 units for elderly
(on S. Broad Street across from city garage)

C. Eligibility
if single, must be 62 or older
if couple, one spouse must be 62
anyone in Lancaster County may apply
income: basically anyone on Social Security qualifies
maximum income: $6,664/year if single, $7,616/year if couple
rent computed on sliding scale: 25% of monthly income = rent/month

II. Housing Development Corporation of Lancaster - Mr. Taylor, Ass't Dir.

A. Trinity House, 400 Mill Street, Columbia, PA 17512
135 units
a waiting list of 35 at present (9/23/77)
they have a social director

B. Prince Street Towers, Lancaster
two buildings will be finished Dec.'78 and Mar.'79
for elderly and handicapped
approximately 350 units
a waiting list of 425
will have a social director

C. Millersville Manor, 74 W. Frederick St., Millersville, PA 17551
121 apartments including both efficiency and one bedroom units
the building has lounges, laundry facilities and a multi-purpose room
safety features include handrails, ramps and an emergency intercom system
HDC is consulting manager
principal in partnership is National Housing Assoc. based in Harrisburg

D. Eligibility
62 years plus, no limit on amount of income or savings
rent is 25% of adjusted income (IRS income)
federal gov't pays difference between fair market value and person's ability to pay. This is what is known as Section 8 of the Housing and Community Development Act of 1974. Briefly Section 8 is designed to stimulate construction of new housing by the private sector. The government pays the owner of the housing (existing, new or rehabilitated) the difference between what the occupant can

pay and what HUD determines to be the fair market rent. HUD also sets income guidelines.

III. Farmer's Home Administration - Mr. Roy Giesmann

A. Buying A Home

prefer that you use local financing if possible
will finance construction of modest, new home if you are of modest means
homes are 28'x40', full basement, for $22-23(000)
lot, sewer, water hook-up not included. Loan could be as low as 1% for 33 years, average is 8%
will finance modular home (not mobile home)
you handle tax payments and insurance
do not discriminate on basis of age

B. Section 504

The purpose of Section 504 is to make repairs to improve the health and safety of the occupants. This could include repairing a roof or structural support, providing sanitary water, improving toilet facilities, building steps to increase safety, etc.

1. 504 loan - a loan from the FmHA is available at 1% interest rate. The amount of the loan can vary up to $5,000. Loans over $2,500 must be secured by a mortgage. No age qualifications, but there are income qualifications.

2. 504 grants - to qualify grantee must be head of household, 62 or older, and unable to pay back loan (basically people living on Social Security). After receiving the grant the family cannot sell the house for three years or else they have to pay back the money to FmHA

C. Rural Rental Housing

subsidized, but not a profit making venture (not a Sec. 8)
minimum is $140/month
you pay utilities
56-58 units
the one near Columbia is just about full
more units are under construction

IV. Condominiums (only one operating in Lancaster County presently)

In a condominium you buy your dwelling and you own other areas (the grounds, swimming pool, parking lots, etc.) together with the other residents. You are responsible for the maintenance of the interior and you pay a monthly fee to the condominium for maintenance of the exterior. The owners belong to the Owners Association which sets the rules and the fees. Every owner of a dwelling gets a vote in the Owners Association. A cooperative is different from a condominium. In a cooperative you buy stock in the co-operative. Therefore you do not own your own dwelling as you would in a condominium; instead everyone owns everything jointly.

Battery Ridge:(Mountville exit off Rt. 30)
Contact George Osterander, 285-5966, after 12: noon
Has 64 units with 2 or 3 bedroom units
Presently (11/10/77) has 8 units available for purchase
Price is $35,000-$49,500 depending on size of unit
Monthly maintenance fee is $39-$62 - this includes exterior maintenance: snow removal, cutting grass, etc., insurance, water and use of facilities: tennis court, swimming pool. It does not include sewer, electric, cable TV, or telephone.

V. Mobile Homes

A. Moving a Mobile Home - cost goes by size of home

1. From dealer's lot or factory - (new move)
   12' wide - 1-25 miles=$85.00
   minimum charge - $85.00
   each additional mile=$1.15

   Other charges:
   Pa. permit for oversize loads - $25.00
   40¢/mile for "empty mile" - from where they are to where they pick up trailer
   $75.00 to put on cement block and level
   $15.00/utility - to hook up utility
   AVERAGE MOVE COSTS $350 - $375

2. A secondary move - moving home from one site to another is considerably more expensive. Price depends on how much work is involved.

B. Renting a Site in a Mobile Home Park

By law (Act No. 261) the park owner must give you a written copy of your legal rights. Basically this covers the reasons you may be evicted by the park and the protection you have from the park owner evicting you unfairly.

Most park owners are honest and reasonable. However, conflicts may occur. Read the rules and regulations of the park and your lease carefully before signing anything. Be sure all questions are answered satisfactorily in writing if necessary. The time you take before renting a site could save you money and many hours of unhappiness.

VI. Shared Living Program - Office of Aging

Qualifications: A person 60 or over who can maintain a normal lifestyle, has no serious physical or mental problems, can not live with a relative, and would prefer living with another person rather than an institution.

The home provider is paid $200 per month from the resident's Social Security or SSI.

The Shared Living home provides: a furnished bedroom near a

bathroom, regular meals and snacks, laundry, personal assistance if needed, transportation, use of all rooms in home, allow visits from friends, and use of telephone.

The Office of Aging approves homes and matches residents and home providers. The Shared Living Coordinator visits regularly to insure that everyone is satisfied with the arrangement.

VII. Retirement Communities

Admissions Requirements: usually 60+, but recently there is a trend to lower the age requirements. Check with the community you are considering.

Founder's Fee: sometimes also called entrance fee, occupancy annuity, or donation. This is a one time fee ranging from $5,000 to $50,000 depending on what kind of housing you choose. The fee entitles you to live in the retirement community. It does not mean you own any property there. The fee does not revert to your estate upon your death. It merely allows you to live at the retirement community for as long as you care to. At some retirement communities paying the founder's fee gives you the privilledge of entering the nursing facilities if you become ill. All medical expenses are extra and billed monthly. Frequently some services are included in the founder's fee such as laundry and cleaning service. Again, investigate this when comparing.

Monthly Fee: This covers maintenance of the grounds, exterior of the building, snow removal, trash collection, etc. Determine in advance of signing anything how much the fees are and what they cover.

Financial Arrangements: Before signing a contract make sure you understand the agreement. This may mean that you will have to seek legal counsel before signing. Also some institutions ask that you sign over your assets to the institution. Be certain you are aware of the consequences.

Rules and Regulations: Every institution has some form of rules. Consider whether or not you will be happy living within the rules before moving. For example, if you are a smoker, will you be able to live where you are not allowed to smoke?

VIII. Nursing Care

Skilled Nursing Care: 24 hour medical attention for the chronically ill or convalescing.

Intermediate Care: more personal care and therapy than medical care

Conestoga View: Admission Office

- Available to county residents who are not able to meet their needs either from their own resources or from legally responsible relatives
- Provide recreational activities, laundry service, beauty shop and barber shop.
- A skilled nursing care facility

Produced by: Pre-retirement Center
Lancaster-Lebanon IU 13
East Petersburg, PA 17520

Bibliography of Resource Materials for Pre-retirement Facilitators

"Your Apartment Lease" Bureau of Consumer Protection, 25 S. Third St., Harrisburg, PA 17101 Tells what to look for in a lease. Also explains legal limits on security deposits.

"Questions About Condominiums:What To Ask Before You Buy" U.S. Dept. of Housing and Urban Development, 1976, HUD-365-F(3) A good book for those unfamiliar with the condominium concept. Explains the numerous technical terms pertaining to condominium agreements and pitfalls to avoid.

"Nursing Home Directory" Lancaster County Office of Aging, 50 N. Duke St., Lancaster, PA 17602 A listing of boarding, residential, and retirement homes. Includes some basic facts as to types of rooms available, whether or not Medicare approved and waiting lists updated periodically.

"Mobile Homes - The Most For Your Money" Parade, Sunday Patriot News, Harrisburg, PA September 12, 1976. A general article outlining some of the benefits and drawbacks of owning a mobile home.

"Buy or Rent:Evaluating Alternatives In The Shelter Market" U.S. Dept of Labor, Bureau of Statistics Bulletin #1823, 1974. Contains some information on the differences between renting and buying. Concentrates on how to figure out which is more economical. Get your calculator ready when you read this one.

"Mobile Home Tie-Down Guide" and "Mobile Home Owners Safety Guide" Foremost Insurance Company, Public Relations Department, 5800 Foremost Drive S.E., P.O. Box 2450, Grand Rapids, MI 49501 Free These guides are valuable information for the mobile home owner.

"Retirement Housing For Older Adults" Administration on Aging Fact Sheet DHEW Publication #(OHD) 77-20809, June, 1977.

"A Guide For Selection of Retirement Housing" National Council on the Aging, Inc., 1828 L Street N.W., Washington, DC 20036 Explains what to consider before deciding where to live.

"How To Look For A Home For The Aged" Armour Pharmaceutical Company. Basically deals with how to find a nursing home and boarding homes.

"HUD Programs That Can Help The Handicapped" (HUD-467) U.S. Dept. of Housing and Urban Development, Washington DC 20410

Pre-Retirement Education: A Manual For Conference Leaders. Edited by Howard A. Rosencranz. "Retirement Housing Alternatives" by Marion Kugelmass, p 53 - 70. Somewhat geared to the State of Connecticut but much information applies to all areas.